

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR  
9004-1(b)**

**FEIN, SUCH, KAHN & SHEPARD, P.C.**  
Counsellors at Law  
7 Century Drive - Suite 201  
Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Movant  
FLAGSTAR BANK, FSB, as servicer  
for LAKEVIEW LOAN SERVICING, LLC  
R.A. LEBRON, ESQ.  
763ISV  
bankruptcy@feinsuch.com

In Re:

FRANK W. PIPPET, JR and  
CHRISTINE M. PIPPET

Debtor(s).



Order Filed on April 14, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-14861 ABA

Chapter: 13

Hearing Date: April 7, 2020


Judge: HONORABLE ANDREW B.  
ALTENBURG, JR.

Recommended Local Form: ☐ Followed ☒ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: April 14, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant:	FLAGSTAR BANK, FSB, as servicer for LAKEVIEW LOAN SERVICING, LLC
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtors' Counsel:	LEE MARTIN PERLMAN, ESQ.
Property Involved (Collateral")	100 DEARBORNE AVENUE BLACKWOOD, NJ 08012

Relief sought:      ☒ Creditor's Certification of Default

☐ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent  
                         imposition of automatic stay against the  
                         collateral by debtor's future bankruptcy  
                         filings

For good cause shown, it is **ORDERED** that Applicant's  
Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are due for April, 2020 at \$1,502.10 with  
\$2,481.10 in suspense.
- ☐ The Debtors are overdue for N/A payments at N/A per  
month.
- ☐ The Debtors are assessed for N/A late charges at N/A per  
month.
- ☐ Applicant acknowledges receipt of funds in the amount of  
N/A received after the motion was filed.

Total Arrearages Due \$N/A.

2. Debtors must cure all post-petition arrearages, as follows:

- ☒ Suspense funds shall be applied towards the April, 2020  
regular post petition payment in the amount of \$1,502.10.
- ☒ Remaining suspense funds in the amount of \$979.00 shall  
be applied towards the May, 2020 regular post petition  
payment. Debtors shall pay the \$523.10 due for the May, 2020  
payment in a timely manner.
- ☒ Beginning on June 1, 2020, regular monthly mortgage  
payments shall continue to be made in the amount of  
\$1,502.10.

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☐ Beginning on N/A, additional monthly cure payments shall be made in the amount of \$N/A for N/A months.

☐ The amount of \$N/A shall be capitalized in the Debtors' Chapter 13 plan. The Debtors' monthly payment to the Chapter 13 Trustee is modified to be \$N/A per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☒ Regular monthly payment:           Flagstar Bank, FSB  
  Mail Stop S-142-3  
  5151 Corporate Drive  
  Troy, MI 48098-2639

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtors fail to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within twenty (20) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

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☒ The Applicant is awarded attorneys fees of \$300.00, and costs of \$N/A.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

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United States Bankruptcy Court  
District of New Jersey

In re:  
Frank W. Pippet, Jr  
Christine M. Pippet  
Debtors

Case No. 19-14861-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 16, 2020.

db/jdb +Frank W. Pippet, Jr, Christine M. Pippet, 100 Dearborne Avenue, Blackwood, NJ 08012-3704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Lee Martin Perlman on behalf of Debtor Frank W. Pippet, Jr ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com  
Lee Martin Perlman on behalf of Joint Debtor Christine M. Pippet ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com  
R. A. Lebron on behalf of Creditor FLAGSTAR BANK, FSB, as servicer for LAKEVIEW LOAN  
SERVICING, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8